

Certificate Number: 16339-PAM-DE-029570949

Bankruptcy Case Number: 15-02808



16339-PAM-DE-029570949

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on July 12, 2017, at 10:08 o'clock PM EDT, Kelly Silver completed a course on personal financial management given by telephone by Second Bankruptcy Course, LLC, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: July 12, 2017 By: /s/Kelley Tipton

Name: Kelley Tipton

Title: Certified Financial Counselor

Certificate Number: 16339-PAM-DE-029570948

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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on July 12, 2017, at 10:08 o'clock PM EDT, Frank Silver completed a course on personal financial management given by telephone by Second Bankruptcy Course, LLC, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: July 12, 2017 By: /s/Kelley Tipton

Name: Kelley Tipton

Title: Certified Financial Counselor